

**UNITED STATES BANKRUPTCY COURT
WESTERN DISTRICT OF PENNSYLVANIA**

IN RE: STEPHEN R. HANEY AND) Bankruptcy No. 19-22653 JCM
AMY LOUISE HANEY,)
)
Debtors.) Chapter 13
)
STEPHEN R. HANEY AND) Docket No. 91
AMY LOUISE HANEY,) Related to Docket No. 18, 44
)
) Claim No. 5
Movants,)
) Hearing Date and Time: 8/27/2024 at 1:30 p.m.
vs.)
)
CITIZENS BANK,)
)
Respondents.)

ORDER OF COURT

AND NOW, to-wit, this 5th day of August, 2024, upon consideration of the Debtors' Motion Requesting Sanctions for Violation of the Automatic Stay and Requesting that the Claim be Deemed Paid in Full, it is hereby ORDERED, ADJUDGED and DECREED that Citizens Bank has violated the automatic stay and shall **on or before September 5, 2024** reimburse the Debtors for the July 2024 payment (\$537.16), the August 2024 payment, if made, and the overpayment of \$840.25 on the filed claim.

Further, **on or before September 5, 2024**, Citizens Bank shall pay attorney fees in the amount of \$1,050.00 to Attorney Rodney D. Shepherd, 2403 Sidney Street, Suite 208, Pittsburgh, PA 15203.

Further, it is Ordered that the loan on the 2015 Doge Ram is deemed to have been paid in full.

BY THE COURT:

A handwritten signature in black ink, appearing to be 'JCM', is written over a horizontal line.

JOHN C. MELARANGO
U. S. BANKRUPTCY JUDGE

SIGNED
8/5/24 3:59 pm
CLERK
U.S. BANKRUPTCY
COURT - WDPA

In re:
Stephen R. Haney
Amy Louise Haney
Debtors

Case No. 19-22653-JCM
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0315-2
Date Rcvd: Aug 05, 2024

User: auto
Form ID: pdf900

Page 1 of 2
Total Noticed: 4

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Aug 07, 2024:

Recip ID	Recipient Name and Address
db/jdb	+ Stephen R. Haney, Amy Louise Haney, 868 Flemington Street, Pittsburgh, PA 15217-2634

TOTAL: 1

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
15086460	Email/Text: Bankruptcy.RI@Citizensbank.com	Aug 06 2024 01:54:00	Citizens Bank N.A., One Citizens Bank Way, Mailstop: JCA115, Johnston, RI 02919
15090121	Email/Text: Bankruptcy.RI@Citizensbank.com	Aug 06 2024 01:54:00	Citizens Bank N.A., One Citizens Bank Way, JCA115, Johnston R.I.02919
15080584	Email/Text: Bankruptcy.RI@Citizensbank.com	Aug 06 2024 01:54:00	Citizen's Bank, RPO18P, P.O. Box 42002, Providence, RI 02940-2002

TOTAL: 3

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

NONE

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Aug 07, 2024

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on August 5, 2024 at the address(es) listed below:

Name	Email Address
Brent J. Lemon	on behalf of Creditor Rocket Mortgage LLC f/k/a Quicken Loans, LLC f/k/a Quicken Loans Inc. blemon@kmlawgroup.com,

District/off: 0315-2

User: auto

Page 2 of 2

Date Rcvd: Aug 05, 2024

Form ID: pdf900

Total Noticed: 4

lemondropper75@hotmail.com

Denise Carlon

on behalf of Creditor Rocket Mortgage LLC f/k/a Quicken Loans, LLC f/k/a Quicken Loans Inc. dcarlon@kmlawgroup.com

Denise Carlon

on behalf of Creditor Quicken Loans Inc. dcarlon@kmlawgroup.com

Keri P. Ebeck

on behalf of Creditor Duquesne Light Company kebeck@bernsteinlaw.com
btemple@bernsteinlaw.com;aepiscopo@bernsteinlaw.com;kebeck@ecf.courtdrive.com;agilbert@bernsteinlaw.com

Maria Miksich

on behalf of Creditor Quicken Loans Inc. mmiksich@kmlawgroup.com

Office of the United States Trustee

ustregion03.pi.ecf@usdoj.gov

Rodney D. Shepherd

on behalf of Debtor Stephen R. Haney rodsheph@cs.com

Rodney D. Shepherd

on behalf of Joint Debtor Amy Louise Haney rodsheph@cs.com

Ronda J. Winnecour

cmecf@chapter13trusteedpa.com

S. James Wallace

on behalf of Creditor Peoples Natural Gas Company LLC ecfpeoples@grblaw.com PNGbankruptcy@peoples-gas.com

TOTAL: 10